

**GREAT PIONEERS
IN
CREDIT UNION HISTORY**



CUNA MUTUAL INSURANCE SOCIETY

CUMIS INSURANCE SOCIETY, INC.

MADISON, WISCONSIN HAMILTON, ONTARIO

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“ *The credit union movement today owes its success to men and women who, in past years, devoted their lives to the grand adventure of translating the ideal of brotherhood into everyday reality. Our credit unions, chapters, leagues, CUNA International, Inc. and affiliated organizations are the result of the vision, courage and tenacity of the countless selfish pioneer souls. They have blazed the trail and cleared the way. The inspiring stories of a few of them are highlighted in this booklet which also served as our 1965 calendar theme. May they help remind us of our debt to the past, and challenge us to preserve and perfect the gift they have given — this wonderful instrument for human welfare, the credit union.*

C. F. Eikel, Jr.”

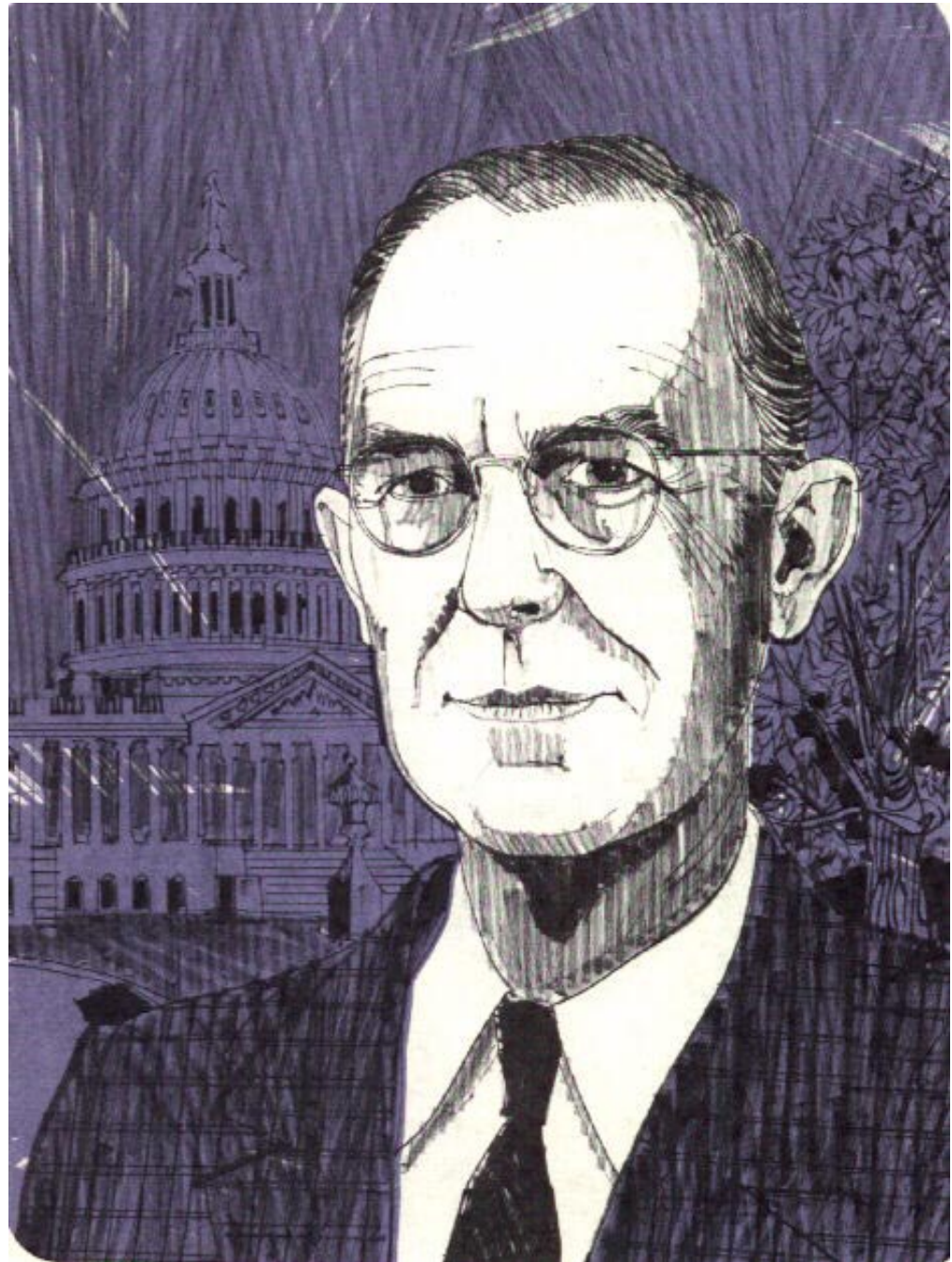
President

CUNA Mutual Insurance Society

CUMIS Insurance Society, Inc.

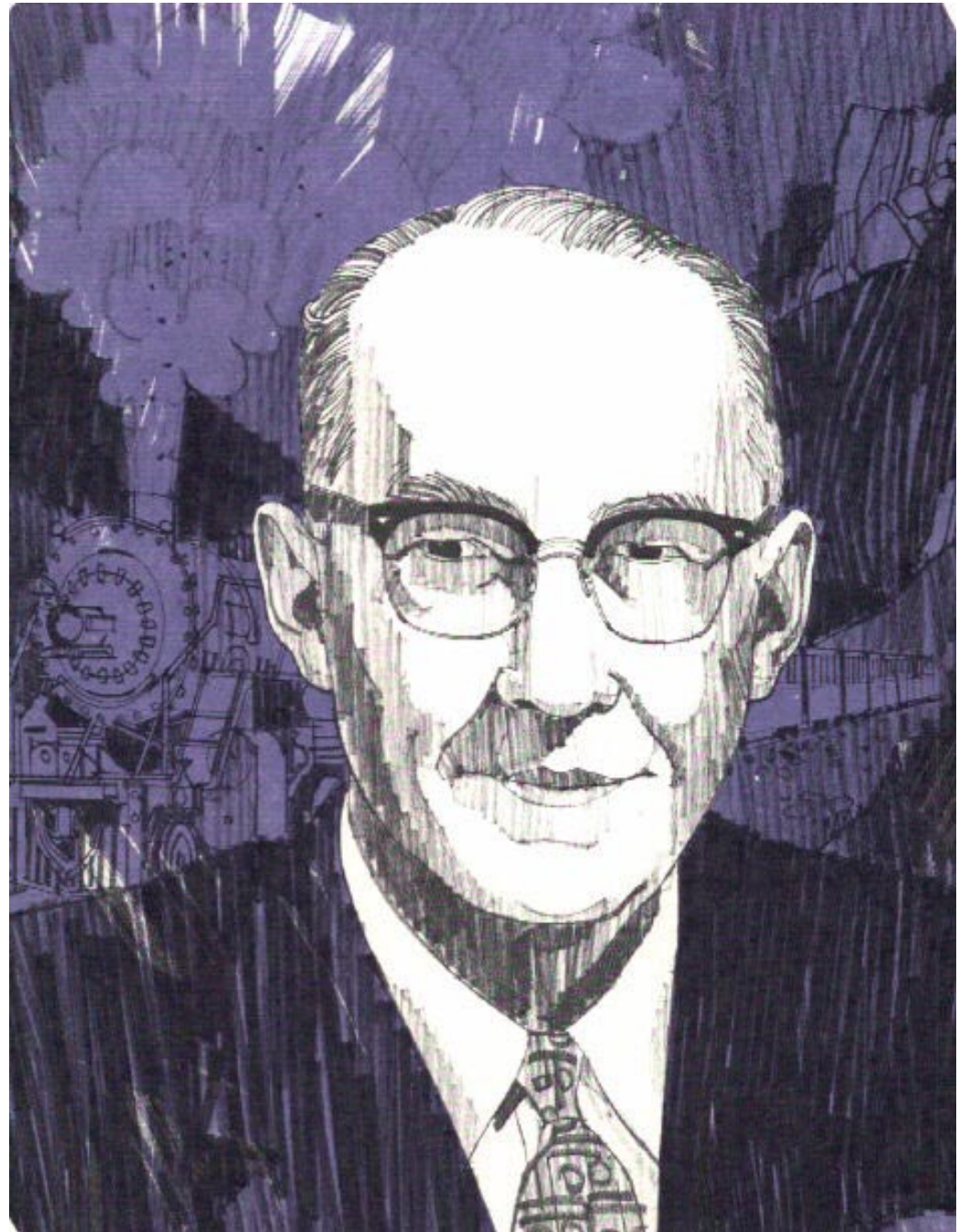
HUBERT M. RHODES

Legislation was a keystone in the foundation on which the credit union movement was built. In this vital area, the name of Hubert M. Rhodes, a gentle-mannered native of North Carolina, stands out for his effective representation of the credit union movement in Washington, D. C. from 1946 to 1960. He won respect and understanding for credit unions in the Halls of Congress during his years as manager of CUNA's Washington office, but his credit union career began years before when he organized his first credit union as a North Carolina postal employee in 1923. He was at Estes Park, Colorado, in 1934 to participate in the formation of CUNA, and he was a member of the founding board of CUNA Mutual Insurance Society in 1935.



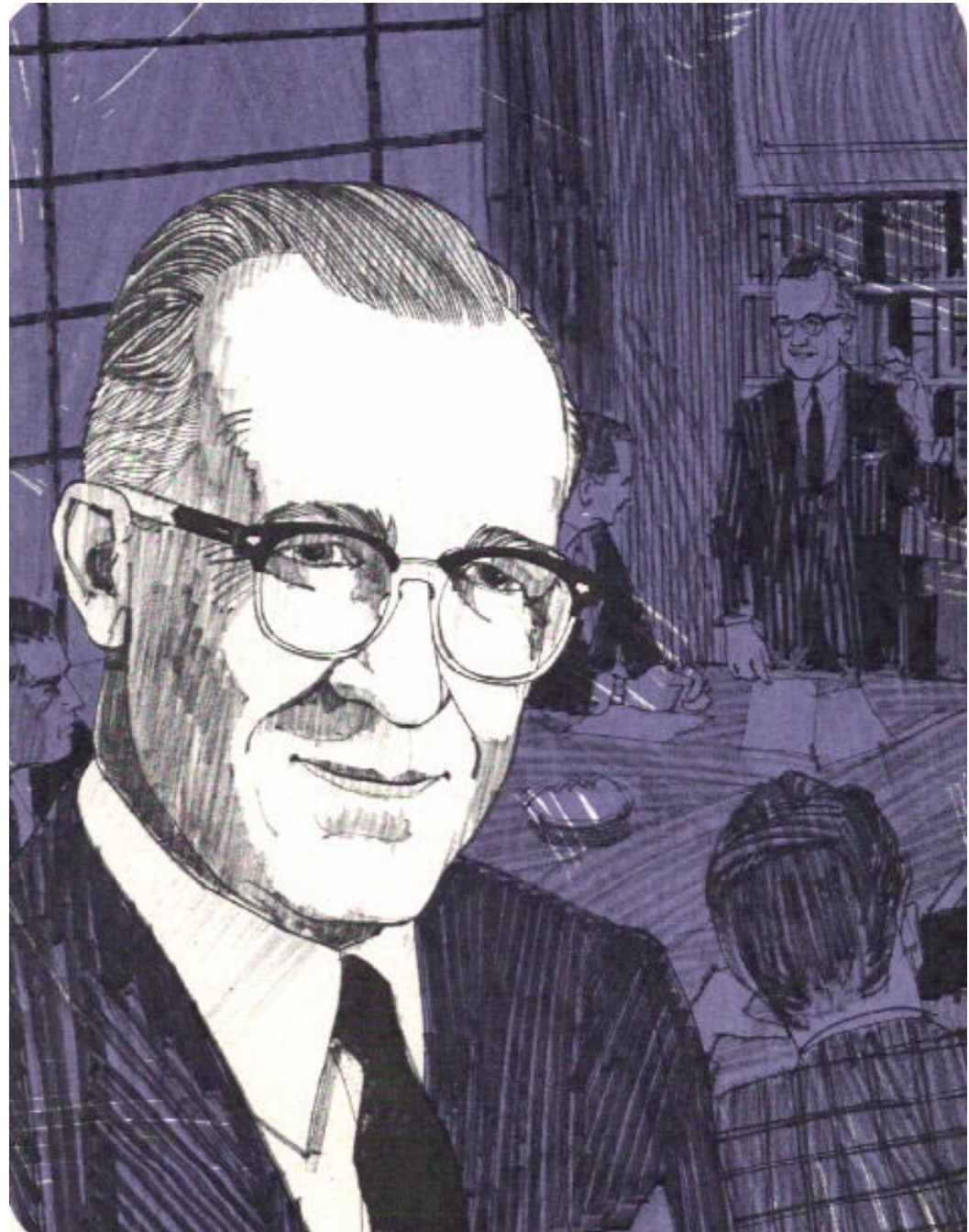
JOSEPH S. DERAMUS

Illinois' Joseph S. DeRamus is probably best known for his role as a pioneer managing director in the building of one of the greatest credit union leagues. However, the impact of his personality, his ideas, and his service has been felt far beyond the borders of Illinois. His eloquent advocacy of the importance of the individual credit union member has been a beacon for the entire credit union movement. A railroader when he first learned about credit unions from Roy F. Bergengren, DeRamus was one of those who put the credit union movement on the right track. He personally organized over 600 credit unions, participated in the formation of CUNA at Estes Park, Colorado, in 1934, and was the first person to serve for 25 consecutive years on the CUNA Mutual Insurance Society board of directors. A poet in his own right, the meaning of Joe DeRamus' career is probably best summed up in one of his own lines: "The Service We Render Our Fellowman Is Truly The Best Investment Plan."



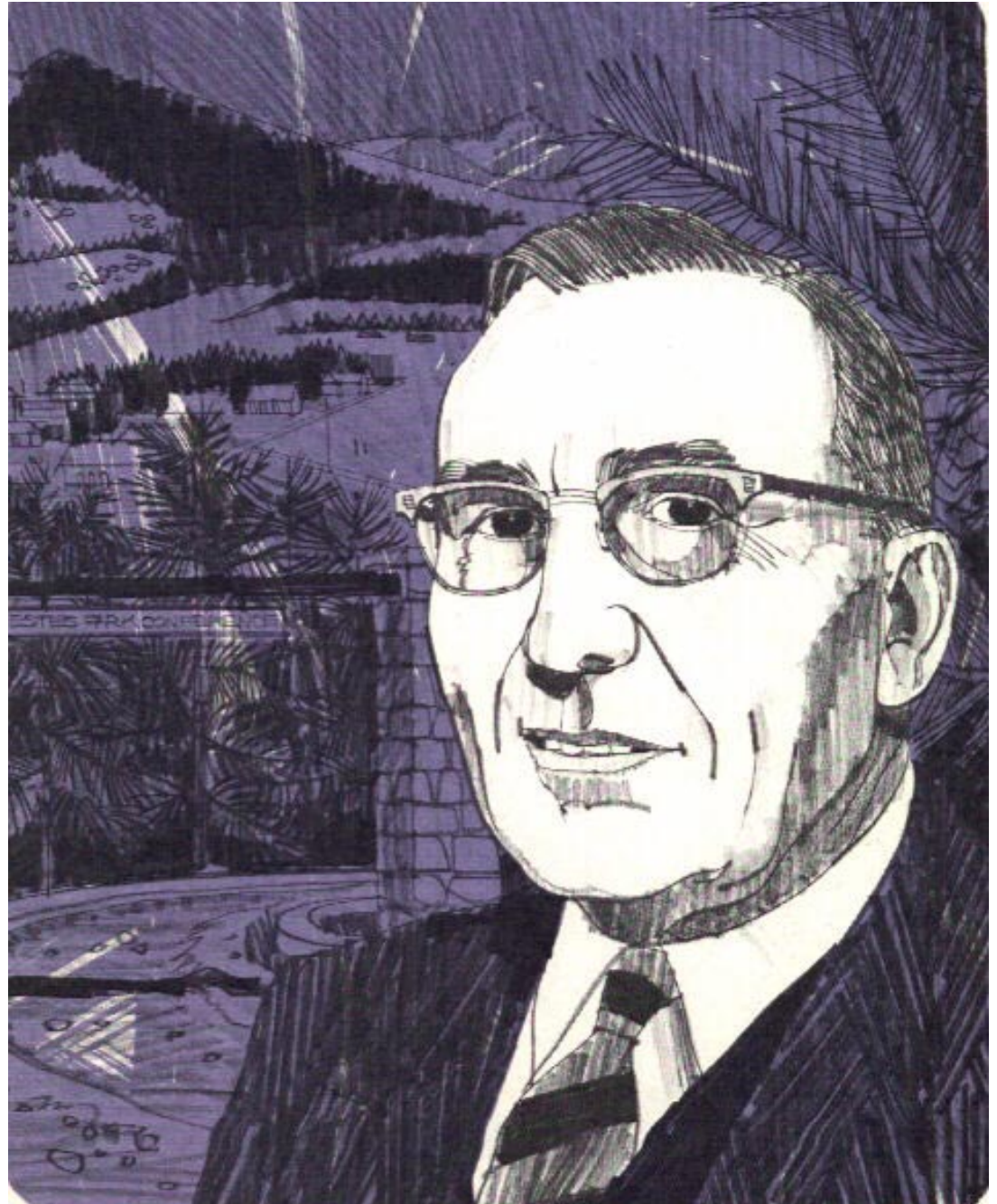
CLIFFORD O. SKORSTAD

The crusading zeal with which credit union pioneers carried their message to all who would listen was similar in many ways to the zeal of the “circuit riders” who brought religion to the frontier. No career in credit union history personifies this spirit of the circuit rider more completely than that of Minnesota’s Clifford O. Skorstad. In his 30-year credit union career, Skorstad served as first full-time managing director of the Minnesota League and took part in the formation of CUNA at Estes Park, Colorado, in 1934. However, the circuit-riding career which took him to thousands of places throughout the United States and Canada came during his many years with the CUNA Organization and Education Department and in his final post as associate director of CUNA Mutual’s League Relations Department. Cliff Skorstad’s infectious enthusiasm and dedication for credit unions caught on wherever he traveled.



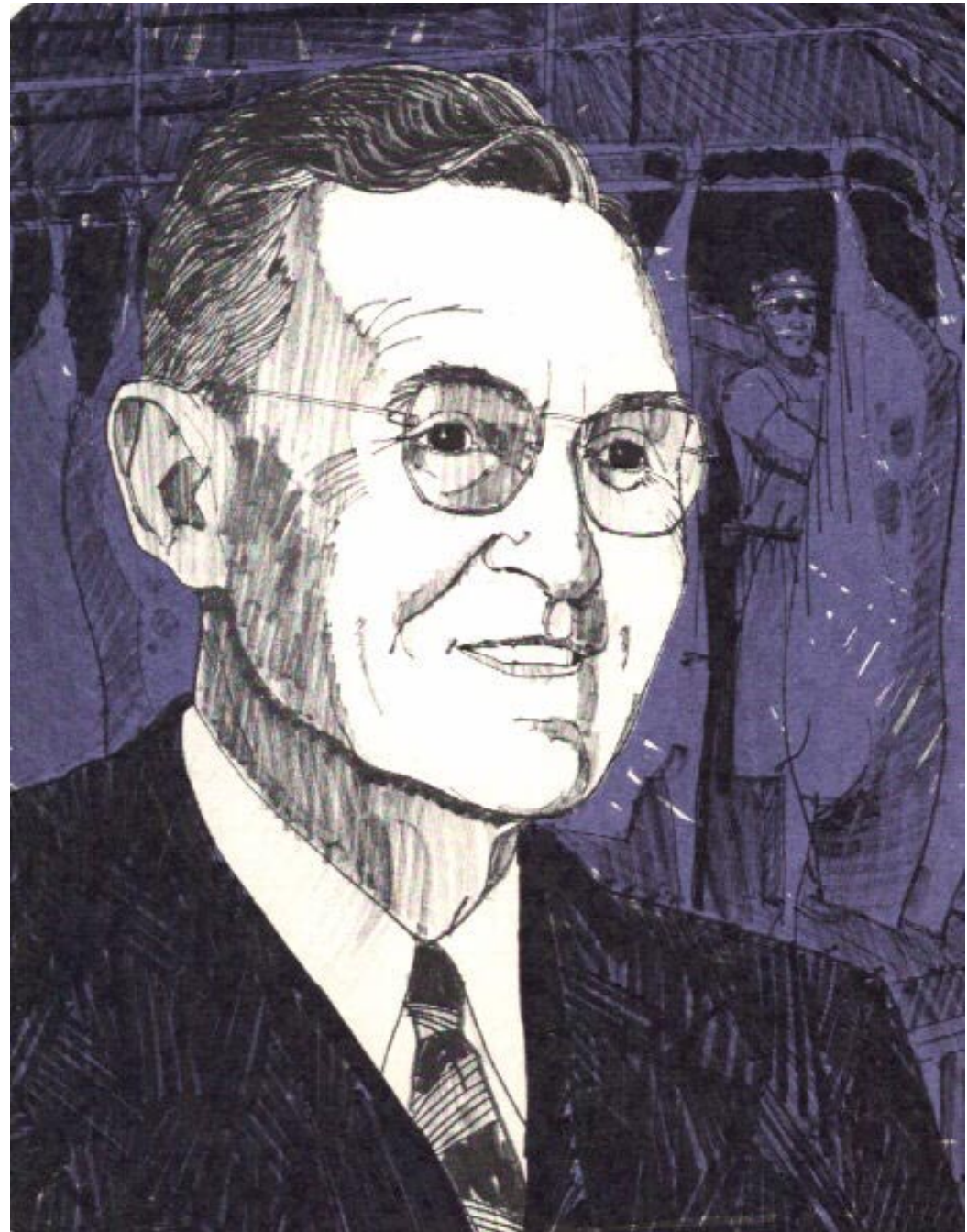
CLAUDE E. CLARKE

The high stature which Ohio's Claude E. Clarke held among credit union pioneers can be measured by the fact that he was elected to succeed Edward A. Filene, father of the modern-day credit union movement, as president of both CUNA and CUNA Mutual Insurance Society. A lawyer by profession, Clarke participated in the organization of CUNA at Estes Park, Colorado, in 1934 and was a member of the founding board of directors of CUNA Mutual in 1935. He served CUNA as legal counsel in its formative years, as its first treasurer, and later as a trustee of the Filene Memorial Fund which made possible the erection of Filene House as the international headquarters of the credit union movement. In Ohio, Clarke served his League from 1934 to 1937 as managing director and from its beginning until 1964 as legal counsel.



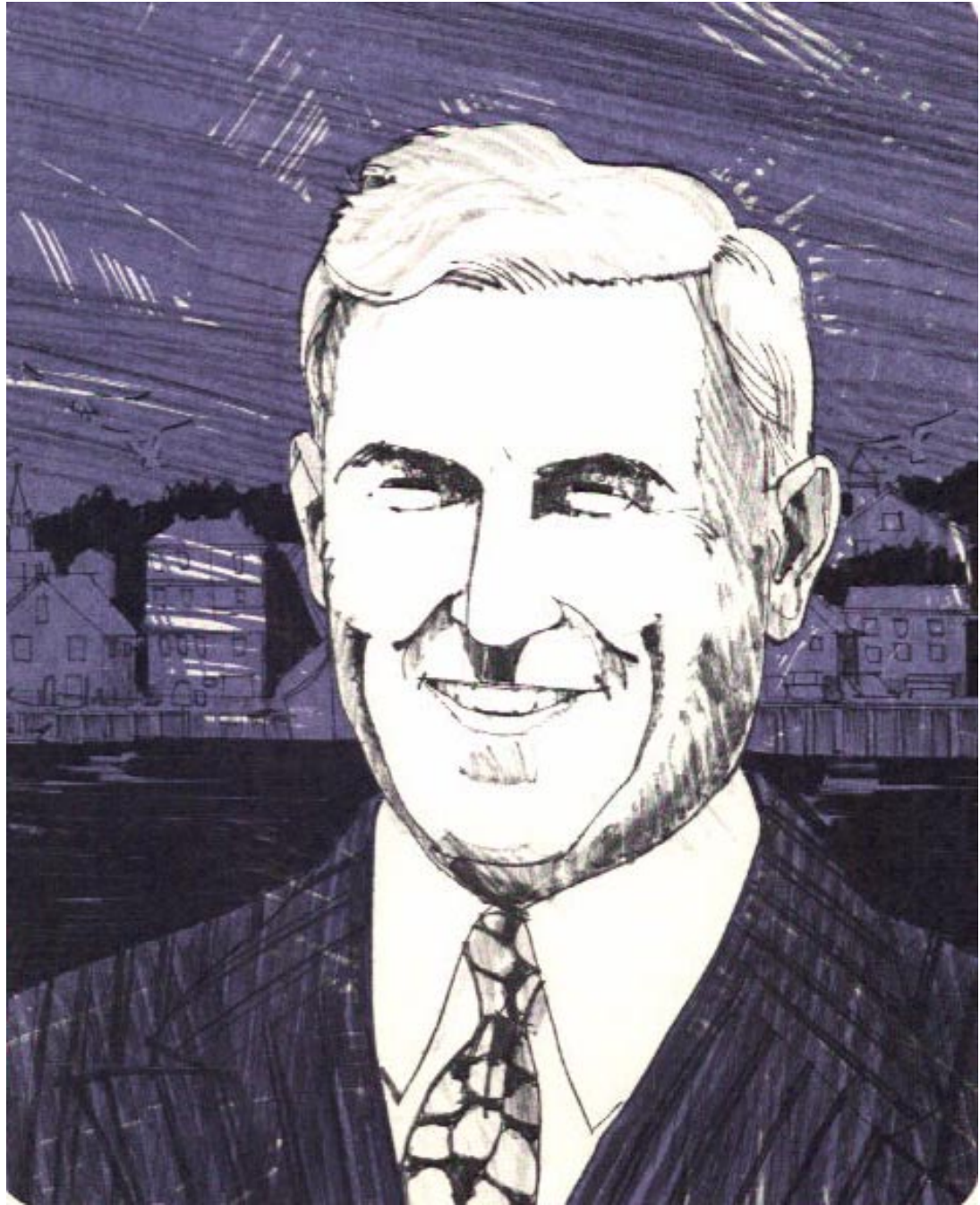
CLAUDE R. ORCHARD

The name of Claude R. Orchard is best known in credit union history for his distinguished leadership of the U.S. Bureau of Federal Credit Unions from 1935 until his retirement in 1953. However, Orchard had an outstanding career as a pioneer credit union volunteer before he became first director of the Federal Bureau. He first became interested in the potential of credit unions while serving as personnel director of a large meat packing company in Omaha, Nebraska. On a 90-day trip to the major meat packing companies, he and Thomas W. Doig organized nearly 100 credit unions. Subsequently, he participated in the formation of the Credit Union National Association at Estes Park, Colorado, in 1934, and served on the founding board of directors of CUNA Mutual Insurance Society.



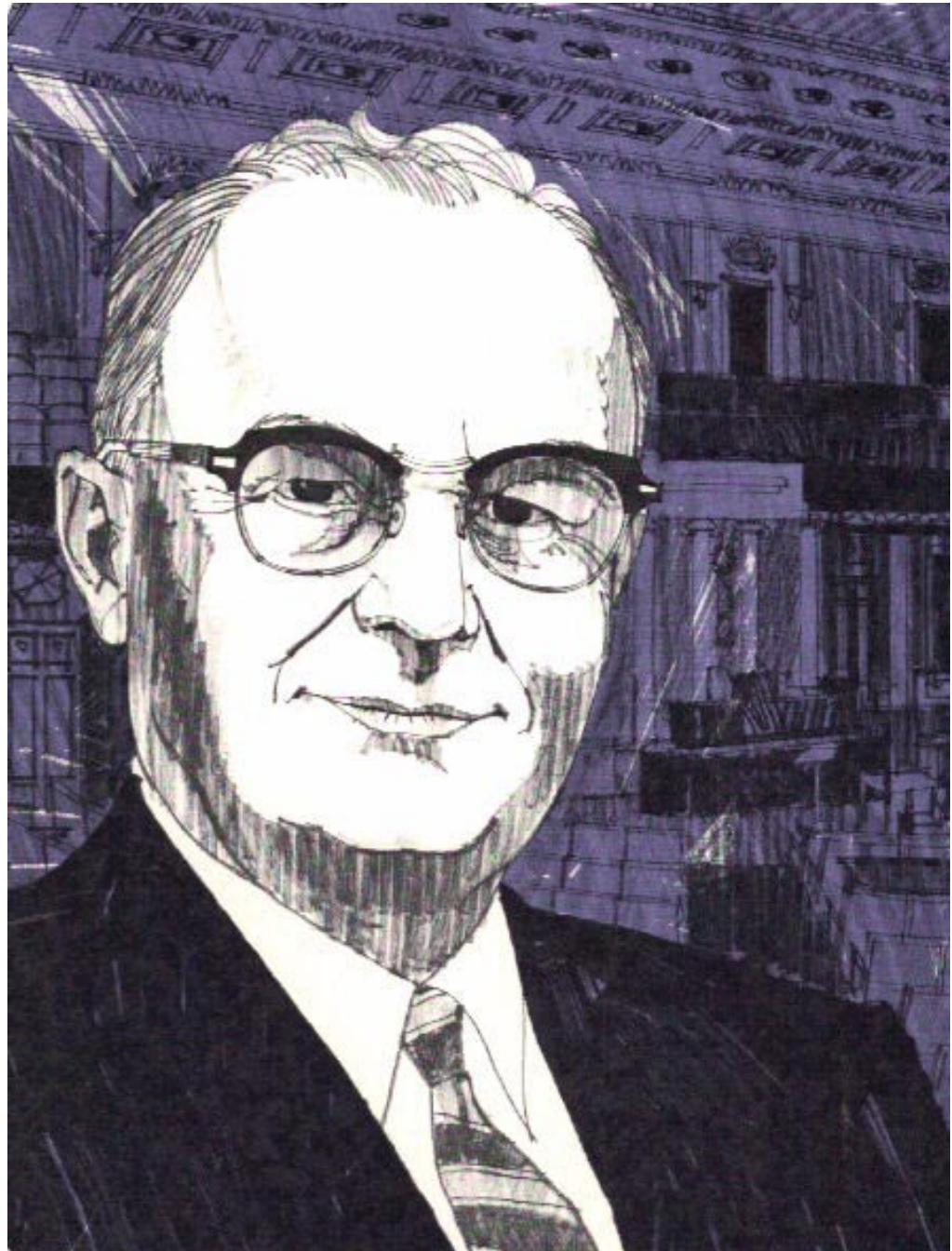
ANGUS B. MACDONALD

The province of Nova Scotia on Canada's eastern seaboard contributed much more than its share to the development and extension of credit union philosophy. One of the reasons was the dedication and leadership personified in the career of Angus Bernard "A. B." MacDonald, a teacher whose influence ranged far beyond the boundaries of his native province. An early member of the staff of the now famous Extension Department at St. Francis Xavier University and a leader in the Antigonish Movement, MacDonald stirred new hope in the hearts of people with the formation of study clubs and cooperatives. When Roy Bergengren traveled to Nova Scotia in the early 1930s to preach the credit union doctrine, he found a willing and able colleague in MacDonald. "A. B.'s" accomplishments were known nationally in Canada by 1944 when he was named to direct the Cooperative Union of Canada. He was also the first international director of the Credit Union National Association.



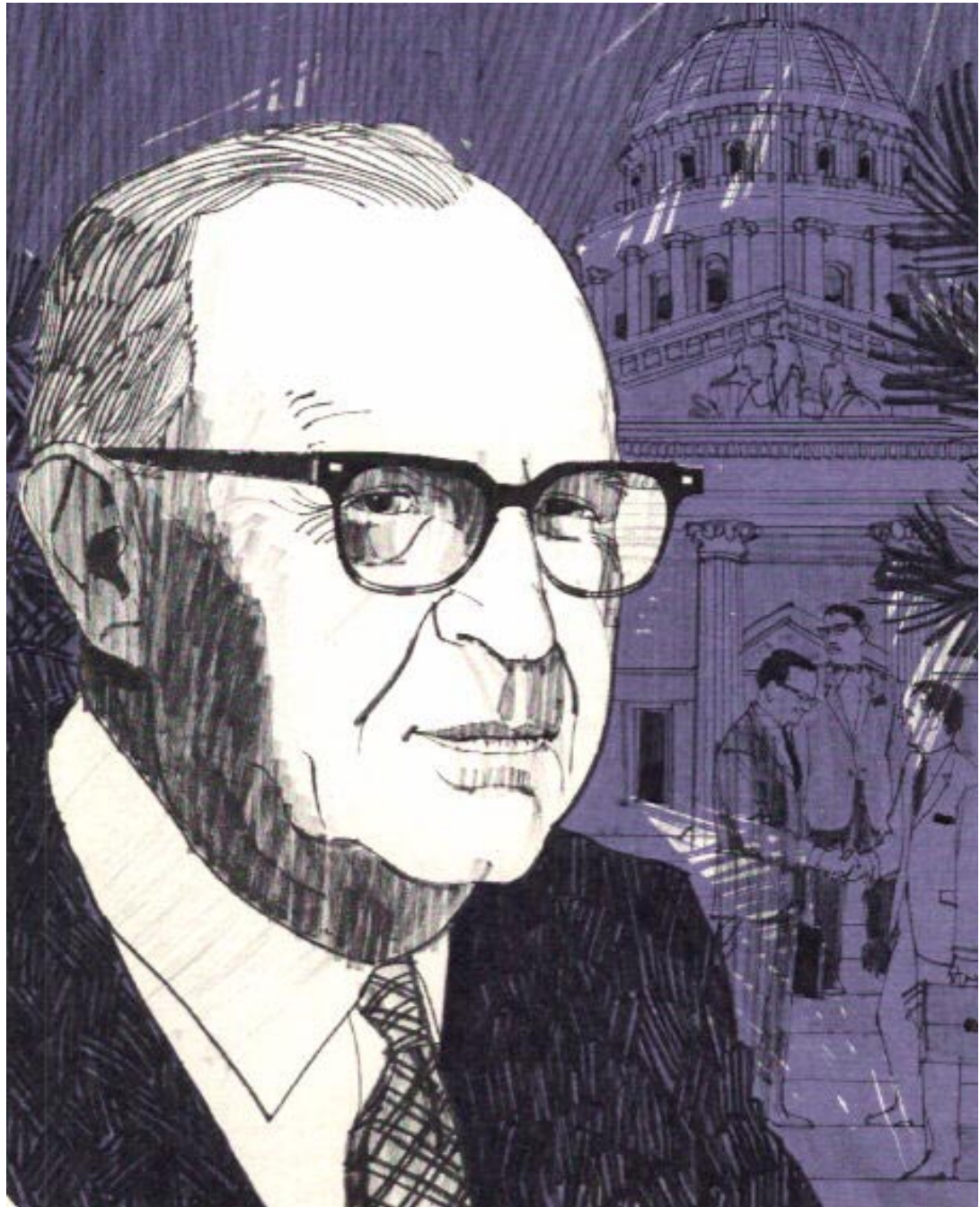
CONGRESSMAN WRIGHT PATMAN

Staunch friends in legislative halls throughout the United States and Canada have paved the way for expansion of the credit union idea through the sponsorship of necessary legislation. The Honorable Wright Patman of Texas has been in the forefront of legislative proponents of the credit union throughout his 36-year career in the U. S. House of Representatives. He collaborated with a fellow Texan, the late Senator Morris Sheppard, in sponsoring Congressional adoption of the Federal Credit Union Act in 1934, and has been an invaluable proponent of other credit union legislation. Congressman Patman's concern for the needs and problems of the consumer and the small businessman has been the hallmark of his distinguished career in Washington. He is chairman of the important Banking and Currency Committee of the U. S. House of Representatives, which deals with national economic problems.



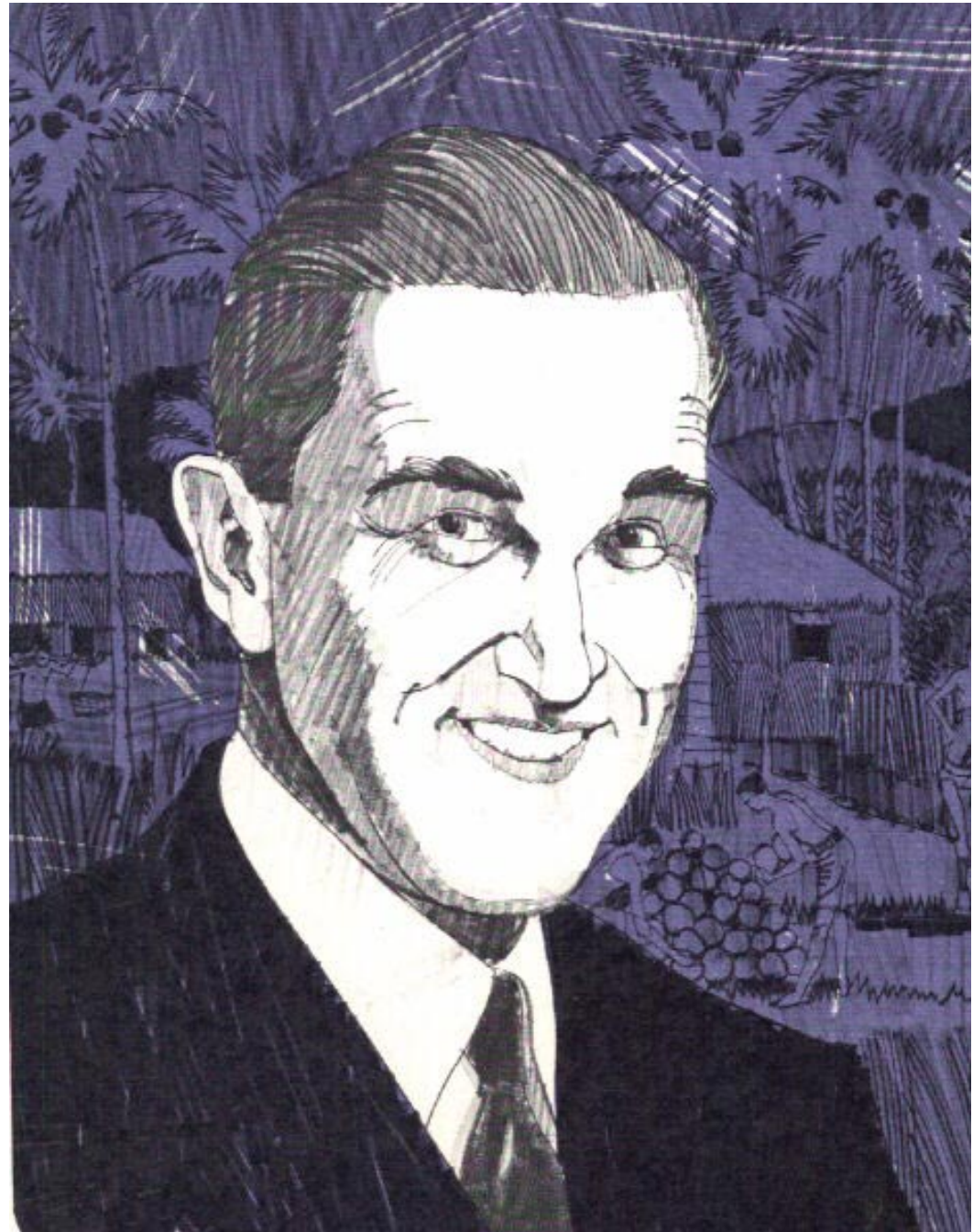
LEO H. SHAPIRO

California's Leo H. Shapiro is typical of the many young men in the 1920s who were inspired to a career of credit union service by the teachings of Edward A. Filene, father of the modern-day credit union movement. A lawyer by profession, Shapiro read an article by Filene in 1922, and he has been working in behalf of the credit union idea ever since. He served with his law books and legal knowledge and as a volunteer organizer of more than 100 credit unions. The California Credit Union League, largest in the world today, reflects his contribution. Shapiro participated in its organization in 1933, served as its first president, and has been its legal counsel from his San Francisco office for many years. His contributions in the development of legislation necessary for credit union expansion have been beneficial to credit union people everywhere.



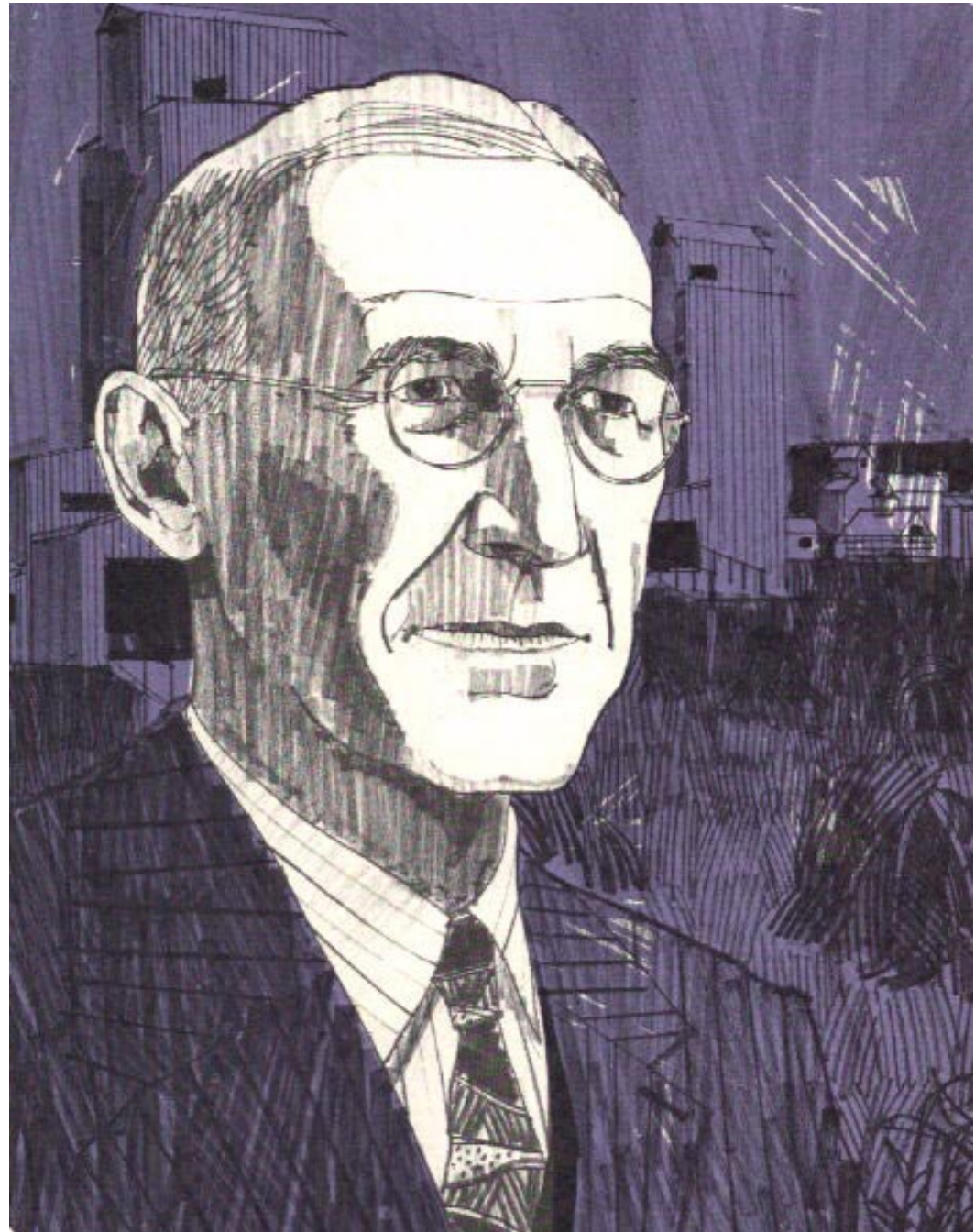
REV. ALLEN R. HUBER

Members of the clergy were in the forefront of those to recognize the great potential of the credit union to alleviate human misery on the economic front. The Rev. Allen R. Huber, a minister of the Christian Church, was among the first Protestant clergymen to pioneer the development of church-centered credit unions — both in the United States and in the far-off Philippine Islands. At Rev. Huber's suggestion, his parishioners at Frankfort, Indiana, formed a credit union during the Great Depression of the 1930s to help meet their economic needs. In 1937 when Rev. Huber went to the Philippines on missionary duty, he saw the organization of the credit unions there as an answer to the economic plight of the people. He personally organized over 30 Philippine credit unions before he and his wife were taken prisoners in the Philippines during World War II. His work has been the foundation of the Credit Union Association of the Philippines.



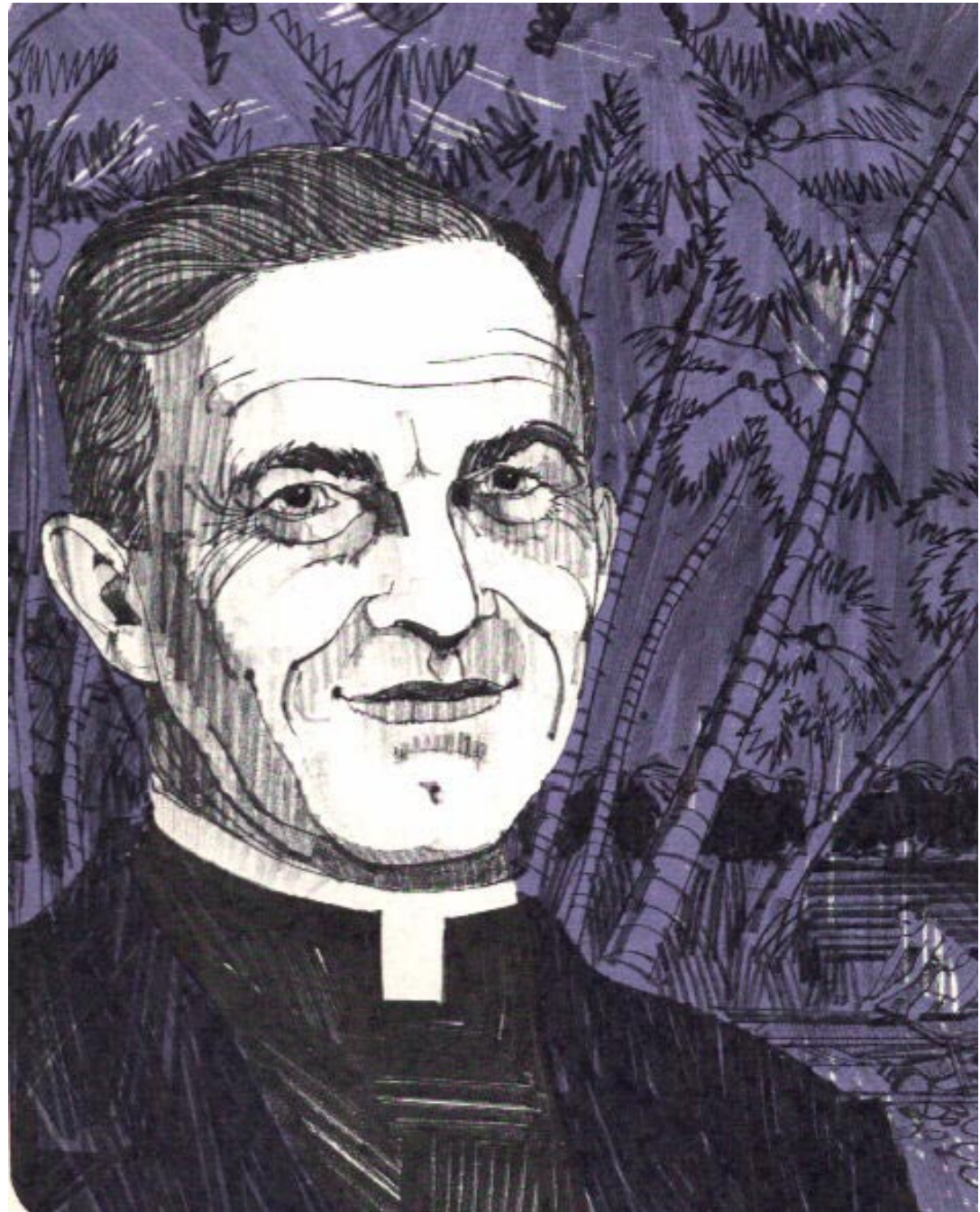
THOMAS M. MOLLOY

Representatives of organized labor were among the first to join enthusiastically in the credit union crusade to break the shackles of usury. Typical of such leadership was Thomas M. Molloy, a printer by trade, who was to become recognized as “Father of the Saskatchewan Credit Unions.” Molloy, a leader in the Regina Typographical Union, was a member of the committee which secured passage of the Saskatchewan credit union law in 1937, and in 1939 was elected first president of the provincial federation of credit unions which later became the Saskatchewan Credit Union League. He was Canadian vice president of the Credit Union National Association from 1947 to 1950 and a director of CUNA Mutual Insurance Society from 1948 to 1951. His talents for leadership were widely recognized in his native province where he served as deputy minister of labor and public welfare. He also helped organize the Saskatchewan Cooperative Credit Society and the Saskatchewan Co-operative Trust Company.



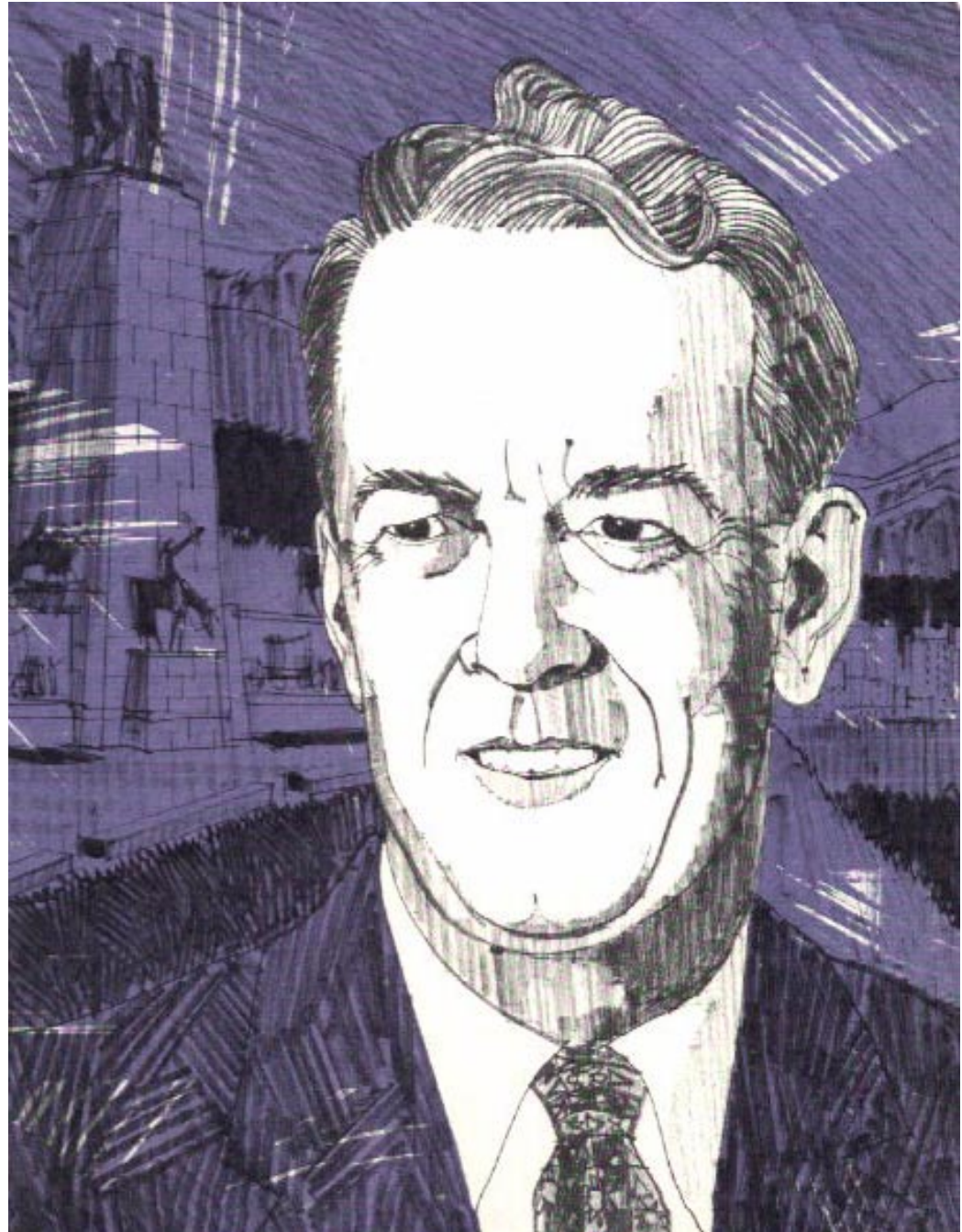
REV. FR. MARION M. GANEY, S.J.

The Rev. Fr. Marion M. Ganey, a Roman Catholic priest from Illinois, has demonstrated that the age of credit union pioneering is far from past. His use of credit unions as a valuable aid in the fulfillment of his spiritual duties in remote overseas areas has been an inspiration and a guide to many others during the past two decades. Father Ganey first became interested in credit unions while serving in Punta Gorda in British Honduras in 1944. Relief work of his credit unions following a disastrous hurricane in 1945 so impressed his superiors that he was assigned full-time to credit union and co-operative work. When the British governor general was subsequently transferred to the Fiji Islands, he requested that Father Ganey be transferred to undertake the formation of credit unions there. Within a 4-year period, over 240 credit unions were organized in the Fiji's and the credit union idea had been extended by Father Ganey to Western Samoa and Tonga.



KARL S. LITTLE

The volunteer spirit which has been the unique strength of the credit union movement since its beginning is exemplified at its best in the 30-year career of Karl S. Little, "Utah's Mr. Credit Union." A railroader by profession and long-time secretary-treasurer of the Brotherhood of Railway Clerks in Salt Lake City, Karl Little has been managing director of the Utah Credit Union League on a volunteer basis since its inception and treasurer-manager of the Utah Central Credit Union. Since he became active as a credit unionist in the early 1930s, he has organized over 200 credit unions. A national director of CUNA for more than a quarter century, Little has been a vice president and secretary of CUNA, vice president and president of CUNA Supply Cooperative, and a member of CUNA Mutual's Policyowners Advisory Committee. His career of selfless dedication to credit union ideals has inspired tremendous respect for credit unions among the business, religious, banking and governmental leaders of Utah. Among credit union people everywhere, his career has been the inspiration for the highest in volunteer service.



DORA MAXWELL

New York's Dora Maxwell was among the first to demonstrate that women could and would play a prominent role in the growth of the credit union movement. A dynamic personality, Dora Maxwell had a credit union career too varied for simple description or summary. She was treasurer of the New York Consumers Cooperative Credit Union in the early 1920s and was elected to the first board of directors of the New York State Credit Union League. She was employed by the Credit Union National Extension Bureau to work in New York, New Jersey and Pennsylvania, and was a signer of the Charter of the Credit Union National Association at Estes Park, Colorado, in 1934. Subsequently, during a 5-month period in 1935, she personally organized 120 credit unions. With the establishment of CUNA, she served on the field staff and as director of Organization and Education during the critical period until 1947. Dora Maxwell retired in 1955 after several years as representative of CUNA and CUNA Mutual in the Eastern states, but the trail she blazed exists today as a challenge and inspiration to credit union women everywhere.

